

Application number: 09/827788

Art Unit: 3625

Applicant: Khai Hee Kwan

Examiner: Naeem Haq

Title: Computer Network Method for conducting payment over a network by debiting and crediting telecommunication accounts.

Please Enter

After-Final

Amendment.

/Naeem Haq/

Primary Examiner 32. (Canceled)

1/31/07

In the claims

33. (Currently Amended) A computer readable storage medium storing instructions that, when executed by a computer to perform a method for payment or fund transfer transactions, the method comprising:

providing at least a centralized payment processor linked to networks connecting to at least a telecommunication carrier provider's server having telecommunication accounts and corresponding account identifiers;

providing a wireless communication device;

the payment processor receiving at least a payer's account identifier, a transfer amount, a payee's account identifier upon initiation of a transaction over a first network from payer;

the payment processor receiving at least a payer's account identifier from said payer;

the payment processor receiving at least a password from said payer;